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February 11, 2011

Lurene Cunningham
2046 Edenwald Avenue
Bronx, NY 10466

Re: Lurene D. Cunningham
Case No. 10-16336
Chapter 13

Dear Ms. Cunningham:

I represent Wells Fargo Auto Finance, which holds a lien on your 2003 Ford Explorer. You failed to make monthly car payments of \$356.77 due November 11, 2010 through February 11, 2011, and as a result, are in arrears \$1,070.31 on your car loan with Wells Fargo.

I filed a motion on December 15, 2010, seeking the court's permission to vacate the automatic stay to allow Wells Fargo to repossess the vehicle if you did not catch up on your payments. The court heard this motion yesterday. You were not present in court, but since you don't have an attorney, the Judge adjourned the motion to March 3, 2011 at 10:00 a.m. to give you another opportunity to come to court to oppose the motion if you wish.

If you wish to surrender the car, you would not need to go to court on March 3, 2011. However, if you wish to keep the car, please contact me at (585) 244-1070. If you do not contact me, or if we do not work out a payment arrangement and you wish to keep the vehicle, then you should go to Bankruptcy Court on March 3, 2011 at 10:00. The court is located at Alexander Hamilton Custom House, 1 Bowling Green, New York, N.Y. 10004. The Judge is Hon. Shelly Chapman and her courtroom number is 610.

Very truly yours,

/s/ Deborah Schaal

Deborah Kall Schaal

DKS/cmc

pc: Hon. Shelly Chapman
Jeffrey Sapir Esq.